

EXHIBIT A

State Court File



IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs.	Plaintiff's/Petitioner's Attorney/Address: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	Date, Time and Location of Court Appearance: 12-DEC-2017, 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301
Nature of Suit: AC Other Tort	
(Date File Stamp)	

Associate Division Summons

The State of Missouri to: TRANS UNION, LLC

Alias:

REG AGT THE PRENTICE-HALL CORP
221 BOLIVAR STREET
JEFFERSON CITY, MO 65101

You are summoned to appear before this court on the date, time, and location above to answer the attached petition. If you fail to do so, judgment by default will be taken against you for the relief demanded in the petition. You may be permitted to file certain responsive pleadings, pursuant to Chapter 517 RSMo. Should you have any questions regarding responsive pleadings in this case, you should consult an attorney.

If you have a disability requiring special assistance for your court appearance, please contact the court at least 48 hours in advance of scheduled hearing.

ST. CHARLES COUNTY

11/2/2017

Date

/S/ Judy Zerr

Clerk

Further Information:

Sheriff's or Server's Return

Note to serving officer: Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court.

I certify that I have served the above summons by: (check one)

delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.
 leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with _____ a person of the Defendant's/Respondent's family over the age of 15 years.
 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other _____

Served at _____ (address)

in _____ (County/City of St. Louis), MO, on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Must be sworn before a notary public if not served by an authorized officer:

(Seal)

Subscribed and sworn to before me on _____ (date).

My commission expires: _____

Date

Notary Public

Sheriff's Fees, if applicable

Summons	\$ _____
Non Est	\$ _____
Sheriff's Deputy Salary	\$ _____
Supplemental Surcharge	\$ 10.00
Mileage	\$ _____ (_____ miles @ \$ _____ per mile)
Total	\$ _____

A copy of the summons and a copy of the petition must be served on each Defendant/Respondent. For methods of service on all classes of suits, see Supreme Court Rule 54.

**IN THE CIRCUIT COURT OF ST. CHARLES COUNTY, MISSOURI
ASSOCIATE CIRCUIT DIVISION**

Patrick Hurd,)	
Plaintiff,)	Case No.:
)	
vs.)	Div. No.:
)	
Experian Information Solutions, Inc.)	
Serve at:)	
r/a The Corporation Company)	JURY TRIAL DEMANDED
120 South Central Ave)	
Clayton, MO 63105)	
)	
Equifax Information Services, LLC)	
Serve at:)	
r/a CSC-Lawyers Inc. Service)	
Company)	
221 Bolivar St)	
Jefferson City, MO 65101)	
)	
Trans Union, LLC)	
Serve at:)	
R/A-The Prentice-Hall Corporation)	
221 Bolivar Street)	
Jefferson City, MO 65101)	
)	
Resurgent Capital Services, L.P.)	
Serve at:)	
CSC Lawyers Inc Services Co.)	
221 Bolivar Street)	
Jefferson City, MO 65101)	
)	
Cach LLC)	
Serve at:)	
Registered Agent or Employee)	
370 17 th St, Ste 500)	
Denver, CO 80202)	
)	
LVNV Funding, LLC)	
Serve at:)	
Corporation Service Co)	
1703 Laurel St)	
Columbia, SC 29223)	
)	
US Bancorp)	
Serve at:)	
Registered Agent or Employee)	
8800 Manchester)	

Brentwood, MO 63144)
)
State Farm General Insurance Co dba)
State Farm Bank)
Serve at:)
CSC Lawyers Inc Svc Co)
221 Bolivar St)
Jefferson City, MO 65101)
)
Defendants,)

PETITION FOR DAMAGES

Comes now Plaintiff, Patrick Hurd, by and through counsel; Matthew P. Cook, and states the following:

INTRODUCTION AND JURISDICTION

1. This is an action for statutory damages brought by an individual consumer for violations of the Fair Debt Collections Practices Act, 15 U.S.C. §1692 *et. seq.* ("FDCPA") for violations of the Fair Credit Reporting Act, 15 U.S.C. §1681 *et. seq.* ("FCRA").
2. This Court has jurisdiction of the FDCPA claim under 15 U.S.C. §1692k(d) and jurisdiction for the FCRA claim under 15 U.S.C. §1681(p) and 28 U.S.C. §1331.
3. Venue is appropriate in this Court because Defendants directed its illicit conduct at Plaintiff in St. Charles County, Missouri.
4. Plaintiff demands a trial by jury on all issues so triable.

PARTIES

5. Plaintiff is a natural person currently residing in St. Charles County, Missouri. Plaintiff is a consumer within the meaning of the FDCPA and FCRA. The alleged debt owed arises out of consumer, family and household transactions.
6. Defendant, Resurgent Capital Services, L.P. ("Resurgent"), is a foreign registered limited liability company with its principal place of business located in Greenville, South Carolina. The principal business purpose of Defendant is the collection of debts and Syndicated regularly attempts to

collect debts.

7. Defendant, Cach LLC, ("CACH") is a foreign registered limited liability company with its principal place of business located in Denver, CO. The principal business purpose of Defendant is the collection of debts and Syndicated regularly attempts to collect debts.

8. Defendant, LVNV Funding, LLC ("LVNV") is a foreign registered limited liability company with its principal place of business located in Columbia, SC. The principal business purpose of Defendant is the collection of debts and Syndicated regularly attempts to collect debts.

9. Defendant, State Farm General Insurance dba State Farm Bank ("State Farm"), is a domestic registered limited liability company with its principal place of business located in Jefferson City, MO.

10. Defendant, US Bancorp ("USB"), is a domestic registered limited liability company with its principal place of business located in St. Louis, MO.

11. Defendant, LVNV, USB and State Farm are "furnishers" of information to a consumer reporting agency under FCRA. 15 USC §§1681s-2(a), (2), (4), (5).

12. Resurgent, LVNV, Resurgent and CACH are engaged in the collection of debts from consumers using the mail and telephone in Missouri. Defendant is a "debt collector" as defined by the FDCPA. 15 U.S.C. §1692a(6).

13. Equifax Information Services, LLC ("Equifax" and "CRA") is a corporation with its principal place of business in Atlanta, GA. Defendant is a "consumer reporting agency" as defined in 15 U.S.C. §1681(f) and is engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing credit reports, as defined in 15 U.S.C. §1681(d) to third-parties.

14. Experian Information Solutions, Inc. ("Experian" and "CRA") is a corporation with its principal place of business in Costa Mesa, CA. Defendant is a "consumer reporting agency" as defined in 15 U.S.C. §1681(f) and is engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing credit reports, as defined in 15 U.S.C.

§1681(d) to third-parties.

15. Trans Union, LLC (“TU” and “CRA”) is a corporation with its principal place of business in Chicago, IL. Defendant is a “consumer reporting agency” as defined in 15 U.S.C. §1681(f) and is engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing credit reports, as defined in 15 U.S.C. §1681(d) to third-parties.

16. Defendants disburse such consumer reports to third-parties under contract for monetary consideration.

FACTS

17. Defendant’s collection activity of which Plaintiff complains occurred within the previous twelve (12) months for his FDCPA claims and twenty-four (24) months for his FCRA claims..

18. Plaintiff had his credit information and personal identifiers stolen and an individual applied for numerous loans in Plaintiff’s name.

19. Upon discovering the fraudulent accounts on Plaintiff’s credit reports he filed a police report for fraud with the St. Charles Police Department.

20. The fraudulent accounts are State Farm, US Bank, a collection account for LVNV Funding with Community Bank, a collection account for WebBank, owned by CACH and being serviced by Resurgent.

21. CACH and Resurgent attempted to collect on the alleged debt by sending Plaintiff a dunning letter in July 2017. There attempts to collect on an alleged debt that was not owed and misrepresenting the character of the alleged debt was in violation of 15 U.S.C. §1692e(2)(A).

22. State Farm, US Bank and LVNV were all reporting as derogatory accounts on Plaintiff’s credit reports.

23. In an attempt to get the accounts removed Plaintiff sent detailed reinvestigation letters to the CRAs on or around March 15 and May, 2017.

24. The dispute correspondences indicated that these accounts were fraud and sought their permanent

removal.

25. The CRAs responded to Plaintiff that they would not remove the erroneous tradelines and have wrongfully verified the accounts.

26. All Defendants have continued to report and maintain this derogatory and inaccurate information related to Plaintiff's credit history and said derogatory information has been conveyed to third parties.

27. The inaccurate information negatively reflects upon Plaintiff, Plaintiff's financial responsibility as a debtor, Plaintiff's credit worthiness and Plaintiff's credit repayment history.

28. The inaccurate information wrongfully reflects Plaintiff's credit history and/or is not owed by Plaintiff. These fraudulent derogatory accounts are preventing Plaintiff from obtaining financing.

29. Defendant CRAs have no reasonable means of monitoring or updating fraudulent accounts.

30. Defendant's collection attempts and misrepresentations have caused Plaintiff to incur actual damages, attorney's fees, as well as emotional distress, loss or denial of credit and/or higher homeowner's insurance.

COUNT I: VIOLATION OF THE FDCPA AGAINST LVNV, CACH AND RESURGENT

31. Plaintiff re-alleges and incorporates by reference the above paragraphs.

32. Defendant regularly attempts to collect consumer debts asserted to be due to another and at all relevant times herein, was a "debt collector" as defined by 15 U.S.C. §1692a(6).

33. A single action on the part of the debt collector can violate multiple sections of the FDCPA.

34. In its attempts to collect the alleged debt from Plaintiff, Defendant has committed violations of the FDCPA, 15 U.S.C. §1692 *et. seq.* including, but not limited to the following:

- a. Misrepresenting the character of an alleged debt in violation of 15 U.S.C. §1692e(2)(A).

WHEREFORE, Plaintiff respectfully requests that judgment be entered against Defendant for:

- A. Declaratory judgment that Defendant's conduct violated the FDCPA;

- B. Actual damages;
- C. Release of the alleged debt;
- D. Statutory damages, costs, litigation expenses and attorney's fees pursuant to 15 U.S.C. 1692(k); and
- E. For such other relief as the Court may deem just and proper.

COUNT II: VIOLATION OF THE FCRA AGAINST EQUIFAX, EXPERIAN AND TU

- 35. Plaintiff re-alleges and incorporates by reference the above paragraphs.
- 36. Defendant CRAs regularly engages in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.
- 37. Defendant CRAs are a "consumer reporting agencies" as those terms defined by 15 U.S.C. §1681a(b) and §1681(f).
- 38. Plaintiff is a "consumer" as defined by 15 U.S.C. §1681a(c).
- 39. The above credit report was a "consumer reports" as defined by 15 U.S.C. §1681a(d).
- 40. As a result of this conduct, action and inaction of Defendant CRAs, Plaintiff suffered damages by loss of credit, loss of the ability to purchase and benefit from credit, and the emotional distress caused by Defendant.
- 41. Under 15 U.S.C. §1681n and 15 U.S.C. §1681o, Defendant is liable to Plaintiff for willfully and negligently failing to comply with the requirements imposed on consumer reporting agencies of information under 15 U.S.C. §1681e(b) in assuring reasonable procedures to assure maximum possible accuracy to prevent such assertions of inaccurate information in Plaintiff's report.
- 42. The conduct of Defendant, as a credit reporting agency, was a direct and proximate cause and a substantial factor, in bringing about the serious injuries, actual damages and harm to the Plaintiff and

Defendant is liable to the Plaintiff for the amount of statutory, actual and punitive damages, along with attorney's fees and costs and for such further relief as permitted by justice.

WHEREFORE, Plaintiff respectfully requests that judgment be entered against Defendant for:

- F. Statutory damages;
- G. Actual damages;
- H. Punitive damages;
- I. Costs and reasonable attorney's fees under 15 U.S.C. §1681n and 15 U.S.C. §1681o; and
- J. For such other relief as the Court may deem just and proper.

COUNT III: VIOLATION OF THE FCRA AGAINST EQUIFAX, EXPERIAN AND TU

- 43. Plaintiff re-alleges and incorporates by reference the above paragraphs.
- 44. Defendant CRAs violated 15 U.S.C. §1681i on multiple occasions by:
 - a. Failing to conduct a lawful reinvestigation;
 - b. Failing to maintain reasonable procedures with which to filter and verify disputed information in the Plaintiff's credit file;
 - c. Relying upon verification from a source it has reason to know or should have known was unreliable; and
 - d. Failing to correct the inaccuracies.
- 45. As a result of this conduct, action and inaction of Defendant, Plaintiff suffered damages by loss of credit, higher homeowner's insurance and /or emotional distress caused by Defendant CRAs.
- 46. Defendant CRA's conduct, action and inaction was willful, rendering it liable for actual, statutory and punitive damages in accordance with 15 U.S.C. §1681n. Alternatively, Defendant was negligent entitling the Plaintiff to recover actual and statutory damages under 15 U.S.C. §1681o.
- 47. Plaintiff is entitled to recover costs and reasonable attorney's fees from Defendant under 15 U.S.C. §1681n and /or 15 U.S.C. §1681o.

48. The conduct of Defendant CRAs, as a credit reporting agency, was a direct and proximate cause and a substantial factor, in bringing about the serious injuries, actual damages and harm to the Plaintiff and Defendant CRAs are liable to the Plaintiff for the amount of statutory, actual and punitive damages, along with attorney's fees and costs and for such further relief as permitted by justice.

WHEREFORE, Plaintiff respectfully requests that judgment be entered against Defendant for:

- K. Statutory damages;
- L. Actual damages;
- M. Punitive damages;
- N. Costs and reasonable attorney's fees under 15 U.S.C. §1681n and 15 U.S.C. §1681o; and
- O. For such other relief as the Court may deem just and proper.

COUNT IV: VIOLATION OF THE FCRA AGAINST LVNV, STATE FARM AND US BANK

49. Plaintiff re-alleges and incorporates by reference the above paragraphs.

50. Defendant CRAs reported to LVNV, State Farm and US Bank, furnisher-subscriber, that Plaintiff disputed the collection account and false credit reporting.

51. Despite receipt of the dispute, furnisher-subscriber, failed to respond with truthful information, failed to acknowledge the disputes and/or reported the false, derogatory information to the consumer reporting agencies, all in violation of FCRA.

52. According to the consumer reporting agencies' reports, furnisher-subscriber, continued to falsely report about Plaintiff.

53. Furnisher-subscriber, have likewise willfully or, negligently violated FCRA, 15 U.S.C. §1681s-2(b), by failing to respond to reinvestigation requests and failed to supply accurate and truthful information.

54. Rather, furnisher-subscriber, continued to report false and inaccurate information and failed to retract, delete and suppress false and inaccurate information they reported about the Plaintiff, as shown

supra.

55. Furnisher-subscriber, failed to investigate or reinvestigate regarding inaccurate consumer data they reported and re-reported about Plaintiff.

56. Furnisher-subscriber failed to conduct a reasonable investigation or reinvestigate regarding inaccurate consumer data they reported and re-reported about Plaintiff.

57. Furnisher-subscriber , failed to review all relevant and pertinent information provided to it by the consumer reporting agencies and Plaintiff.

58. Furnisher-subscriber , knew or should have known that their reporting and activities would (and will) damage Plaintiff and his ability to enjoy life and utilize the credit rating and reputation property rights he secured by honoring his obligations to his creditors.

59. Furnisher-subscriber, failed to acknowledge and respond with truthful information in response to Plaintiff's dispute and to advise the consumer reporting agencies of receipt of such disputes and complaints regarding consumer credit data they had been reporting and re-reporting about Plaintiff.

60. The conduct of furnisher-subscriber was a direct and proximate cause, and a substantial factor, in bringing about the serious injuries, actual damages and harm to Plaintiff. furnisher-subscriber are liable to Plaintiff for statutory, actual and punitive damages, along with attorney's fees, court costs and such further relief as permitted by law.

WHEREFORE, Plaintiff respectfully requests that judgment be entered against Defendant for:

- P. Statutory damages;
- Q. Actual damages;
- R. Punitive damages;
- S. Costs and reasonable attorney's fees under 15 U.S.C. §1681n and 15 U.S.C. §1681o; and
- T. For such other relief as the Court may deem just and proper.

By: /s/ Matthew P. Cook
Cook Law, LLC
Matthew P. Cook #62815
Attorney for Plaintiff
2885 Sandford Ave SW #42270
Grandville, MI 49418
Phone: 314-200-5536
Email: Cookmp21@ yahoo.com

1711-AC06509

IN THE CIRCUIT COURT OF ST. CHARLES COUNTY, MISSOURI
ASSOCIATE CIRCUIT DIVISION

Patrick Hurd,)
Plaintiff,) Case No.:
)
vs.) Div. No.:
)
Experian Information Solutions, Inc.)
Serve at:)
r/a The Corporation Company) **JURY TRIAL DEMANDED**
120 South Central Ave)
Clayton, MO 63105)
)
Equifax Information Services, LLC)
Serve at:)
r/a CSC-Lawyers Inc. Service)
Company)
221 Bolivar St)
Jefferson City, MO 65101)
)
Trans Union, LLC)
Serve at:)
R/A-The Prentice-Hall Corporation)
221 Bolivar Street)
Jefferson City, MO 65101)
)
Resurgent Capital Services, L.P.)
Serve at:)
CSC Lawyers Inc Services Co.)
221 Bolivar Street)
Jefferson City, MO 65101)
)
Cach LLC)
Serve at:)
Registered Agent or Employee)
370 17th St, Ste 500)
Denver, CO 80202)
)
LVNV Funding, LLC)
Serve at:)
Corporation Service Co)
1703 Laurel St)
Columbia, SC 29223)
)
US Bancorp)
Serve at:)
Registered Agent or Employee)
8800 Manchester)

Brentwood, MO 63144)
)
State Farm General Insurance Co dba)
State Farm Bank)
Serve at:)
CSC Lawyers Inc Svc Co)
221 Bolivar St)
Jefferson City, MO 65101)
)
Defendants,)

REQUEST FOR APPOINTMENT OF SPECIAL PROCESS SERVER

Comes now Plaintiff, Patrick Hurd, by and through counsel; Matthew P. Cook, pursuant to Local Court Rule 4.2.1 and at Plaintiff's own risk, requests the appointment of Daniel Defosset, attorney at law, 1218 Gilbert, St. Louis, MO 63119, 314-956-1852, a person of lawful age to serve the summons and petition in this cause on the below named parties. This appointment does not include the authorization to carry a concealed weapon in the performance thereof.

Experian Information Solutions, Inc
Serve at:
Registered Agent- The Corporation Company
120 S Central Ave
Clayton, MO 63105

US Bancorp
Serve at:
Registered Agent or Employee
8800 Manchester
Brentwood, MO 63144

Comes now Plaintiff, Patrick Hurd, by and through counsel; Matthew P. Cook, pursuant to Local Court Rule 4.2.1 and at Plaintiff's own risk, requests the appointment of Waterland Litigation Services, LLC, Stephen R. Waters, 1909 Tanner Bridge Rd, Jefferson City, MO 65101, 573-645-0627, a person of lawful age to serve the summons and petition in this cause on the below named parties. This appointment does not include the authorization to carry a concealed weapon in the performance thereof.

State Farm General Insurance Co dba State Farm Bank
Serve at:
CSC Lawyers Inc Svc Co
221 Bolivar St
Jefferson City, MO 65101

Resurgent Capital Services, L.P.
Serve at:
CSC Lawyers Inc Services Co.
221 Bolivar Street
Jefferson City, MO 65101

Trans Union, LLC
Serve at:
R/A-The Prentice-Hall Corporation
221 Bolivar Street
Jefferson City, MO 65101

Equifax Information Services, LLC
Serve at:
r/a CSC-Lawyers Inc. Service Company
221 Bolivar St
Jefferson City, MO 65101

Comes now Plaintiff, Patrick Hurd, by and through counsel; Matthew P. Cook, pursuant to Local Court Rule 4.2.1 and at Plaintiff's own risk, requests the appointment of Top Notch Process Svc, Mike Rosedale, 303-915-8869, PO BOX 461883, Aurora, CO 80046, topnotchpi@comcast.com a person of lawful age to serve the summons and petition in this cause on the below named parties. This appointment does not include the authorization to carry a concealed weapon in the performance thereof.

Cach LLC
Serve at:
Registered Agent or Employee
370 17th St, Ste 500
Denver, CO 80202

Comes now Plaintiff, Patrick Hurd, by and through counsel; Matthew P. Cook, pursuant to Local Court Rule 4.2.1 and at Plaintiff's own risk, requests the appointment of Serve One of SC, LLC,

Tracey A. Rich, 512 Pettigru St, Greenville, SC 29601, 864-235-7766, a person of lawful age to serve the summons and petition in this cause on the below named parties. This appointment does not include the authorization to carry a concealed weapon in the performance thereof.

LVNV Funding, LLC

Serve at:

Corporation Service Co
1703 Laurel St
Columbia, SC 29223

By: /s/ Matthew P. Cook

Cook Law, LLC

Matthew P. Cook #62815

Attorney for Plaintiff

2885 Sanford Ave SW #42270

Grandville, MI 49418

Phone: 314-200-5536

Email: Cookmp21@yahoo.com

So Ordered: _____



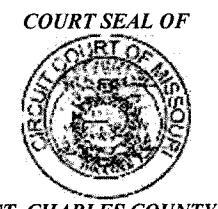
IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs.	Plaintiff's/Petitioner's Attorney/Address: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	Date, Time and Location of Court Appearance: 12-DEC-2017, 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301
Nature of Suit: AC Other Tort	(Date File Stamp)

Associate Division Summons

The State of Missouri to: EXPERIAN INFORMATION SOLUTIONS, INC

Alias:

REG AGT THE CORPORATION CO
120 S CENTRAL AVE
CLAYTON, MO 63105

You are summoned to appear before this court on the date, time, and location above to answer the attached petition. If you fail to do so, judgment by default will be taken against you for the relief demanded in the petition. You may be permitted to file certain responsive pleadings, pursuant to Chapter 517 RSMo. Should you have any questions regarding responsive pleadings in this case, you should consult an attorney.

If you have a disability requiring special assistance for your court appearance, please contact the court at least 48 hours in advance of scheduled hearing.

11/2/2017

Date

/S/ Judy Zerr

Clerk

Further Information:

Sheriff's or Server's Return

Note to serving officer: Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court.

I certify that I have served the above summons by: (check one)

delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.

leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with a person of the Defendant's/Respondent's family over the age of 15 years.

(for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).

other _____.

Served at _____ (address)

in _____ (County/City of St. Louis), MO, on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Must be sworn before a notary public if not served by an authorized officer:

(Seal)

Subscribed and sworn to before me on _____ (date).

My commission expires: _____

Date

Notary Public

Sheriff's Fees, if applicable

Summons \$ _____

Non Est \$ _____

Sheriff's Deputy Salary \$ _____

Supplemental Surcharge \$ 10.00

Mileage \$ _____ (_____ miles @ \$. _____ per mile)

Total \$ _____

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IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs.	Plaintiff's/Petitioner's Attorney/Address: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	Date, Time and Location of Court Appearance: 12-DEC-2017, 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301
Nature of Suit: AC Other Tort	
	(Date File Stamp)

Associate Division Summons

The State of Missouri to: EQUIFAX INFORMATION SERVICES, LLC
Alias:

REG AGT CSC-LAWYERS INC
SERVICE COMPANY
221 BOLIVAR STREET
JEFFERSON CITY, MO 65101



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 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other _____.

Served at _____ (address)

in _____ (County/City of St. Louis), MO, on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Must be sworn before a notary public if not served by an authorized officer:

(Seal)

Subscribed and sworn to before me on _____ (date).

My commission expires: _____

Date

Notary Public

Sheriff's Fees, if applicable

Summons	\$ _____
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The State of Missouri to: RESURGENT CAPITAL SERVICES, L.P.

Alias:

CSC LAWYERS INCORP SERV CO
221 BOLIVAR STREET
JEFFERSON CITY, MO 65101



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delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.
 leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with _____ a person of the Defendant's/Respondent's family over the age of 15 years.
 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other _____.

Served at _____ (address)

in _____ (County/City of St. Louis), MO, on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Must be sworn before a notary public if not served by an authorized officer:

(Seal)

Subscribed and sworn to before me on _____ (date).

My commission expires: _____

Date

Notary Public

Sheriff's Fees, if applicable

Summons \$ _____

Non Est \$ _____

Sheriff's Deputy Salary \$ _____

Supplemental Surcharge \$ 10.00

Mileage \$ _____ (_____ miles @ \$. _____ per mile)

Total \$ _____

A copy of the summons and a copy of the petition must be served on each Defendant/Respondent. For methods of service on all classes of suits, see Supreme Court Rule 54.



IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs.	Plaintiff's/Petitioner's Attorney/Address or Pro Se's Address/Telephone Number: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	
Nature of Suit: AC Other Tort	Date, Time and Location of Court Appearance: 12-DEC-2017 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301
(Date File Stamp)	

Summons for Personal Service Outside the State of Missouri
(Associate Division Cases)

The State of Missouri to: CACH LLC

Alias:

SERVE REG ACT OR EMPLOYEE
370 17TH STREET - STE 500
DENVER, CO 80802



You are summoned to appear before this Circuit Court, Associate Division on the date, time and location above, to answer the allegation in the petition filed by the above-named Plaintiff/Petitioner, a copy of which is attached. If you fail to appear at the time and place stated in this summons, judgment by default will be taken against you for the relief demanded in the petition. If you have a disability requiring special assistance for your court appearance, please contact the court at least 48 hours in advance of scheduled hearing.

11/2/2017
Date

/S/ Judy Zerr
Clerk

ST. CHARLES COUNTY

Further Information:

Officer's or Server's Affidavit of Service

Note to serving officer: Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court.

I certify that:

1. I am authorized to serve process in civil actions within the state or territory where the above summons was served.
2. My official title is _____ of _____ County, _____ (state).
3. I have served the above summons by: (check one)

delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.
 leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with _____, a person of the Defendant's/Respondent's family over the age of 15 years.
 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other (describe) _____.

Served at _____ (address)
in _____ County, _____ (state), on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Subscribed and Sworn to before me this _____ (date).

I am: (check one) the clerk of the court of which affiant is an officer.

the judge of the court of which affiant is an officer.

authorized to administer oaths in the state in which the affiant served the above summons. (use for out-of-state officer)

authorized to administer oaths. (use for court-appointed server)

Signature and Title

Summons Fees, if applicable

Summons \$ _____

Non Est \$ _____

Mileage \$ _____ (_____ miles @ \$. _____ per mile)

Total \$ _____

See the following page for directions to clerk and to officer making return on service of summons.

Directions to Clerk

Personal service outside the State of Missouri is permitted only on the conditions set out in Rule 54. The clerk should insert in the summons the names of only the Defendant/Respondent or Defendants/Respondents who are to be personally served by the officer to whom the summons is delivered. The summons should be signed by the clerk or deputy clerk under the seal of the court and a copy of the summons and a copy of the motion and/or petition for each Defendant/Respondent should be mailed along with the original summons to the officer who is to make service. The copy of the summons may be a carbon or other copy and should be signed and sealed in the same manner as the original but it is unnecessary to certify that the copy is a true copy. The copy of the motion and/or petition may be a carbon or other copy and should be securely attached to the copy of the summons but need not be certified a true copy. If the Plaintiff/Petitioner has no attorney, Plaintiff's/Petitioner's address and telephone number should be stated in the appropriate field in the summons. This form is not for use in attachment actions. (See Rule 54.06, 54.07 and 54.14)

Directions to Officer Making Return on Service of Summons

A copy of the summons and a copy of the motion and/or petition must be served on each Defendant/Respondent. If any Defendant/Respondent refuses to receive the copy of the summons and motion and/or petition when offered to him, the return shall be prepared to show the offer of the officer to deliver the summons and motion and/or petition and the Defendant's/Respondent's refusal to receive the same.

Service shall be made: (1) On Individual. On an individual, including an infant or incompetent person not having a legally appointed guardian, by delivering a copy of the summons and motion and/or petition to the individual personally or by leaving a copy of the summons and motion and/or petition at the individual's dwelling house or usual place of abode with some person of the family over 15 years of age, or by delivering a copy of the summons and motion and/or petition to an agent authorized by appointment or required by law to receive service of process; (2) On Guardian. On an infant or incompetent person who has a legally appointed guardian, by delivering a copy of the summons and motion and/or petition to the guardian personally; (3) On Corporation, Partnership or Other Unincorporated Association. On a corporation, partnership or unincorporated association, by delivering a copy of the summons and motion and/or petition to an officer, partner, or managing or general agent, or by leaving the copies at any business office of the Defendant/Respondent with the person having charge thereof or by delivering copies to its registered agent or to any other agent authorized by appointment or required by law to receive service of process; (4) On Public or Quasi-Public Corporation or Body. On a public, municipal, governmental or quasi-public corporation or body in the case of a county, to the mayor or city clerk or city attorney in the case of a city, to the chief executive officer in the case of any public, municipal, governmental, or quasi-public corporation or body or to any person otherwise lawfully so designated.

Service may be made by an officer or deputy authorized by law to serve process in civil actions within the state or territory where such service is made.

Service may be made in any state or territory in the United States. If served in a territory, substitute the word "territory" for the word "state."

The officer making the service must swear an affidavit before the clerk, deputy clerk, or judge of the court of which the person is an officer or other person authorized to administer oaths. This affidavit must state the time, place, and manner of service, the official character of the affiant, and the affiant's authority to serve process in civil actions within the state or territory where service is made.

Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court. The return should be made promptly, and in any event so that it will reach the Missouri Court within 30 days after service.



IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs. Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	Plaintiff's/Petitioner's Attorney/Address or Pro Se's Address/Telephone Number: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Nature of Suit: AC Other Tort	Date, Time and Location of Court Appearance: 12-DEC-2017 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301

(Date File Stamp)

Summons for Personal Service Outside the State of Missouri
(Associate Division Cases)

The State of Missouri to: L VNV FUNDING, LLC

Alias:

SERVE CORPORATION SERVICE CO
1703 LAUREL ST
COLUMBIA, SC 29223

You are summoned to appear before this Circuit Court, Associate Division on the date, time and location above, to answer the allegation in the petition filed by the above-named Plaintiff/Petitioner, a copy of which is attached. If you fail to appear at the time and place stated in this summons, judgment by default will be taken against you for the relief demanded in the petition. If you have a disability requiring special assistance for your court appearance, please contact the court at least 48 hours in advance of scheduled hearing.

11/2/2017
Date/S/ Judy Zerr
Clerk

ST. CHARLES COUNTY

Further Information:

Officer's or Server's Affidavit of Service

Note to serving officer: Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court.

I certify that:

1. I am authorized to serve process in civil actions within the state or territory where the above summons was served.
2. My official title is _____ of _____ County, _____ (state).
3. I have served the above summons by: (check one)

delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.
 leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with _____, a person of the Defendant's/Respondent's family over the age of 15 years.
 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other (describe) _____.

Served at _____ (address)
in _____ County, _____ (state), on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Subscribed and Sworn to before me this _____ (date).

I am: (check one) the clerk of the court of which affiant is an officer. the judge of the court of which affiant is an officer. authorized to administer oaths in the state in which the affiant served the above summons. (use for out-of-state officer) authorized to administer oaths. (use for court-appointed server)

Signature and Title

Summons Fees, if applicable

Summons \$ _____

Non Est \$ _____

Mileage \$ _____ (_____ miles @ \$. _____ per mile)

Total \$ _____

See the following page for directions to clerk and to officer making return on service of summons.

Directions to Clerk

Personal service outside the State of Missouri is permitted only on the conditions set out in Rule 54. The clerk should insert in the summons the names of only the Defendant/Respondent or Defendants/Respondents who are to be personally served by the officer to whom the summons is delivered. The summons should be signed by the clerk or deputy clerk under the seal of the court and a copy of the summons and a copy of the motion and/or petition for each Defendant/Respondent should be mailed along with the original summons to the officer who is to make service. The copy of the summons may be a carbon or other copy and should be signed and sealed in the same manner as the original but it is unnecessary to certify that the copy is a true copy. The copy of the motion and/or petition may be a carbon or other copy and should be securely attached to the copy of the summons but need not be certified a true copy. If the Plaintiff/Petitioner has no attorney, Plaintiff's/Petitioner's address and telephone number should be stated in the appropriate field in the summons. This form is not for use in attachment actions. (See Rule 54.06, 54.07 and 54.14)

Directions to Officer Making Return on Service of Summons

A copy of the summons and a copy of the motion and/or petition must be served on each Defendant/Respondent. If any Defendant/Respondent refuses to receive the copy of the summons and motion and/or petition when offered to him, the return shall be prepared to show the offer of the officer to deliver the summons and motion and/or petition and the Defendant's/Respondent's refusal to receive the same.

Service shall be made: (1) On Individual. On an individual, including an infant or incompetent person not having a legally appointed guardian, by delivering a copy of the summons and motion and/or petition to the individual personally or by leaving a copy of the summons and motion and/or petition at the individual's dwelling house or usual place of abode with some person of the family over 15 years of age, or by delivering a copy of the summons and motion and/or petition to an agent authorized by appointment or required by law to receive service of process; (2) On Guardian. On an infant or incompetent person who has a legally appointed guardian, by delivering a copy of the summons and motion and/or petition to the guardian personally; (3) On Corporation, Partnership or Other Unincorporated Association. On a corporation, partnership or unincorporated association, by delivering a copy of the summons and motion and/or petition to an officer, partner, or managing or general agent, or by leaving the copies at any business office of the Defendant/Respondent with the person having charge thereof or by delivering copies to its registered agent or to any other agent authorized by appointment or required by law to receive service of process; (4) On Public or Quasi-Public Corporation or Body. On a public, municipal, governmental or quasi-public corporation or body in the case of a county, to the mayor or city clerk or city attorney in the case of a city, to the chief executive officer in the case of any public, municipal, governmental, or quasi-public corporation or body or to any person otherwise lawfully so designated.

Service may be made by an officer or deputy authorized by law to serve process in civil actions within the state or territory where such service is made.

Service may be made in any state or territory in the United States. If served in a territory, substitute the word "territory" for the word "state."

The officer making the service must swear an affidavit before the clerk, deputy clerk, or judge of the court of which the person is an officer or other person authorized to administer oaths. This affidavit must state the time, place, and manner of service, the official character of the affiant, and the affiant's authority to serve process in civil actions within the state or territory where service is made.

Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court. The return should be made promptly, and in any event so that it will reach the Missouri Court within 30 days after service.



IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs.	Plaintiff's/Petitioner's Attorney/Address: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	Date, Time and Location of Court Appearance: 12-DEC-2017, 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301
Nature of Suit: AC Other Tort	
(Date File Stamp)	

Associate Division Summons

The State of Missouri to: US BANCORP

Alias:

SERVE REG AGT OR EMPLOYEE
8800 MANCHESTER
SAINT LOUIS, MO 63144

You are summoned to appear before this court on the date, time, and location above to answer the attached petition. If you fail to do so, judgment by default will be taken against you for the relief demanded in the petition. You may be permitted to file certain responsive pleadings, pursuant to Chapter 517 RSMo. Should you have any questions regarding responsive pleadings in this case, you should consult an attorney.

If you have a disability requiring special assistance for your court appearance, please contact the court at least 48 hours in advance of scheduled hearing.

11/2/2017
Date/S/ Judy Zerr
Clerk

Further Information:

Sheriff's or Server's Return

Note to serving officer: Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court.

I certify that I have served the above summons by: (check one)

delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.
 leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with _____ a person of the Defendant's/Respondent's family over the age of 15 years.
 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other _____.

Served at _____ (address)

in _____ (County/City of St. Louis), MO, on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Must be sworn before a notary public if not served by an authorized officer:

(Seal)

Subscribed and sworn to before me on _____ (date).

My commission expires: _____ Date _____ Notary Public

Sheriff's Fees, if applicable

Summons \$ _____

Non Est \$ _____

Sheriff's Deputy Salary \$ _____

Supplemental Surcharge \$ 10.00

Mileage \$ _____ (_____ miles @ \$. _____ per mile)

Total \$ _____

A copy of the summons and a copy of the petition must be served on **each** Defendant/Respondent. For methods of service on all classes of suits, see Supreme Court Rule 54.



IN THE 11TH JUDICIAL CIRCUIT COURT, ST. CHARLES COUNTY, MISSOURI

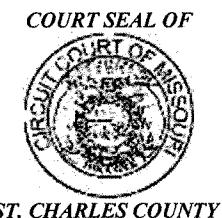
Judge or Division: MATTHEW E P THORNHILL	Case Number: 1711-AC06509
Plaintiff/Petitioner: PATRICK JAMES HURD vs.	Plaintiff's/Petitioner's Attorney/Address: MATTHEW P COOK 2885 SANFORD AVENUE SW #42270 GRANDVILLE, MI 49418 () -
Defendant/Respondent: EXPERIAN INFORMATION SOLUTIONS, INC	Date, Time and Location of Court Appearance: 12-DEC-2017, 09:00 AM DIVISION 12 COURTROOM 300 N 2nd STREET SAINT CHARLES, MO 63301
Nature of Suit: AC Other Tort	
(Date File Stamp)	

Associate Division Summons

The State of Missouri to: STATE FARM GENERAL INFORMATION CO

Alias:

DBA: STATE FARM BANK

CSC LAWYERS INS SVC CO
221 BOLIVAR ST
JEFFERSON CITY, MO 65101

You are summoned to appear before this court on the date, time, and location above to answer the attached petition. If you fail to do so, judgment by default will be taken against you for the relief demanded in the petition. You may be permitted to file certain responsive pleadings, pursuant to Chapter 517 RSMo. Should you have any questions regarding responsive pleadings in this case, you should consult an attorney.

If you have a disability requiring special assistance for your court appearance, please contact the court at least 48 hours in advance of scheduled hearing.

11/2/2017

Date

/S/ Judy Zerr

Clerk

Further Information:

Sheriff's or Server's Return

Note to serving officer: Service must not be made less than ten days nor more than sixty days from the date the Defendant/Respondent is to appear in court.

I certify that I have served the above summons by: (check one)

delivering a copy of the summons and a copy of the petition to the Defendant/Respondent.
 leaving a copy of the summons and a copy of the petition at the dwelling place or usual abode of the Defendant/Respondent with a person of the Defendant's/Respondent's family over the age of 15 years.
 (for service on a corporation) delivering a copy of the summons and a copy of the petition to _____ (name) _____ (title).
 other _____.

Served at _____ (address)

in _____ (County/City of St. Louis), MO, on _____ (date) at _____ (time).

Printed Name of Sheriff or Server

Signature of Sheriff or Server

Must be sworn before a notary public if not served by an authorized officer:

(Seal)

Subscribed and sworn to before me on _____ (date).

My commission expires: _____

Date

Notary Public

Sheriff's Fees, if applicable

Summons \$ _____

Non Est \$ _____

Sheriff's Deputy Salary \$ _____

Supplemental Surcharge \$ 10.00

Mileage \$ _____ (_____ miles @ \$. _____ per mile)

Total \$ _____

A copy of the summons and a copy of the petition must be served on **each** Defendant/Respondent. For methods of service on all classes of suits, see Supreme Court Rule 54.